

FIG. 1
Payer Authentication
Service (PAS) Architecture

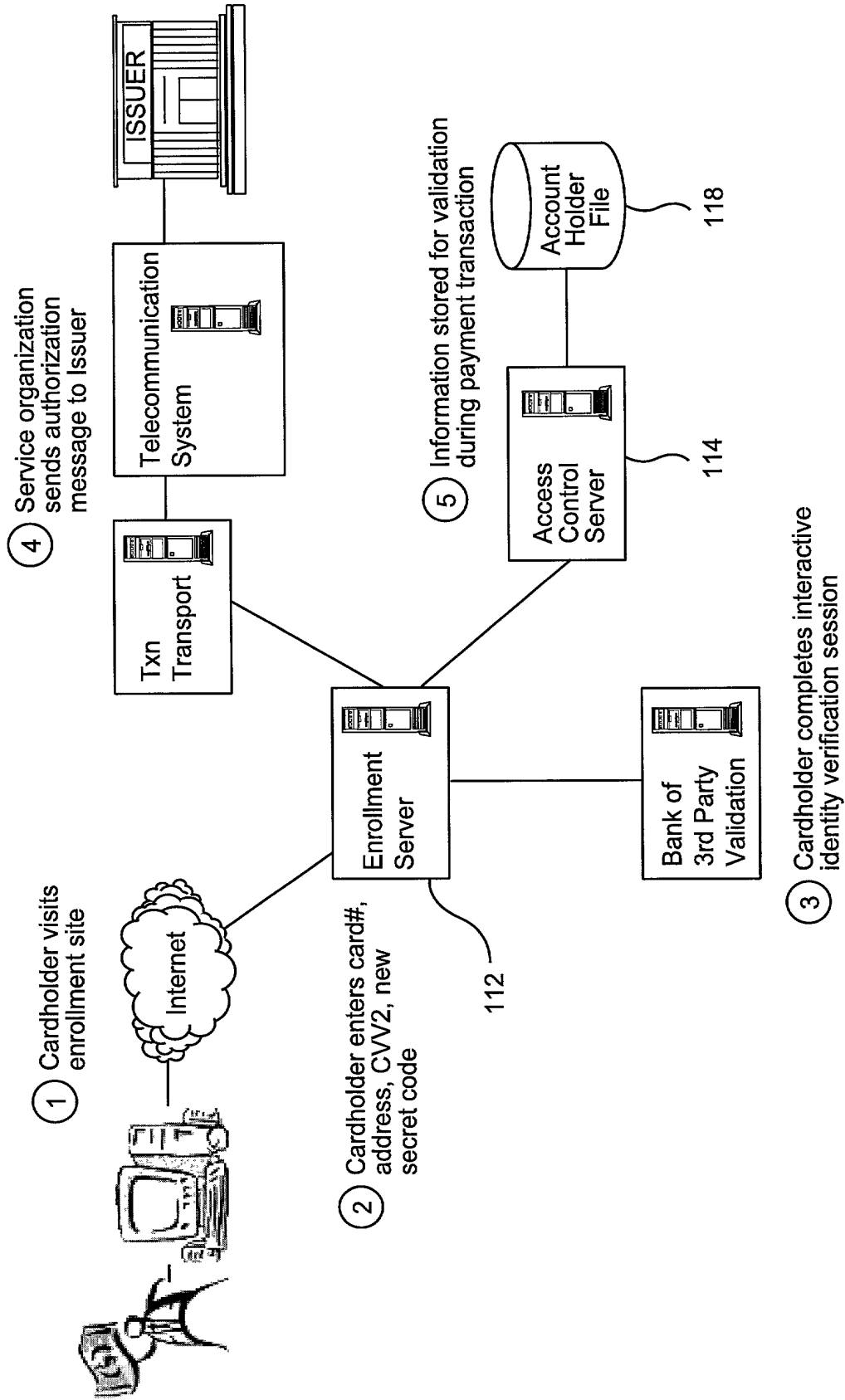


FIG. 2
Cardholder Registration

300



Registration Page

Last 3 Digits of Account Number :

Security Information

Name :

City :

State : ZIP:

Mother's Maiden Name :

Last 4 Digits of SSN :

List of Banks ▼

Name on Card :

FIG. 3

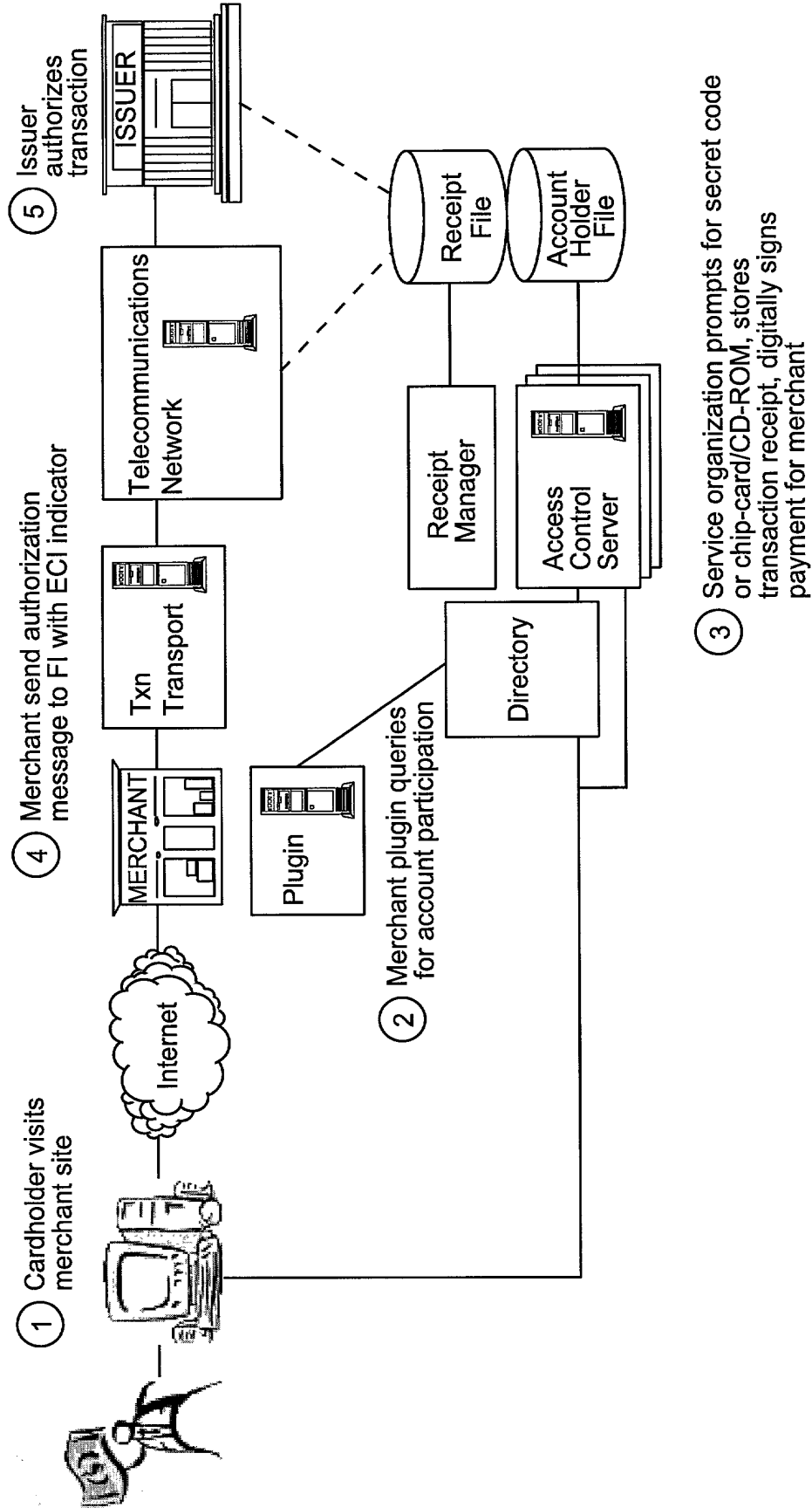


FIG. 4
Payment Transaction

500

Merchant XYZ **VISA**

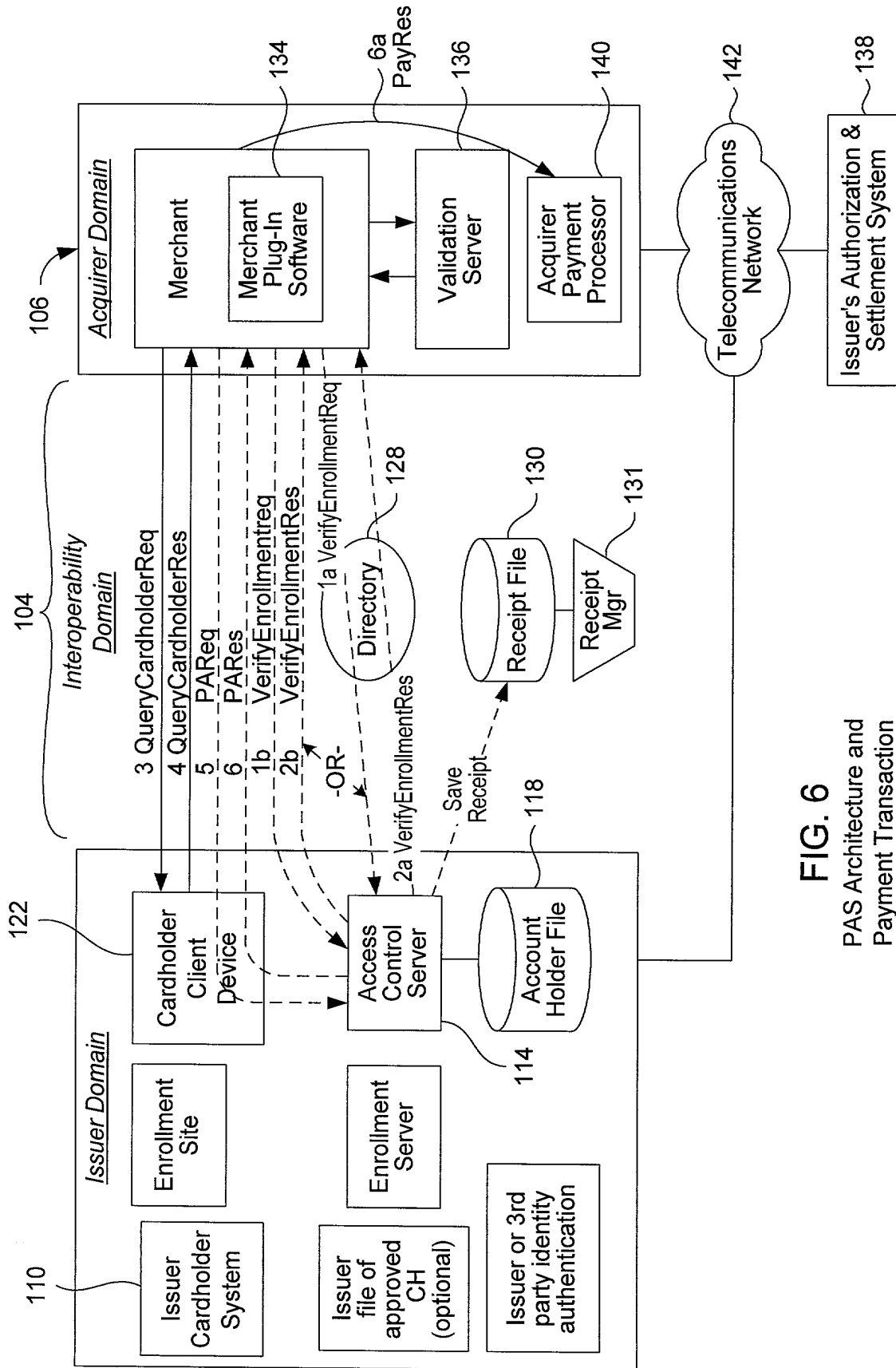
Total: \$XX.XX Date: DD/MM/YY

Card No.: XXXX XXXX XXXX 9999

Visa password :

FIG. 5
 Payment Transaction
 Cardholder Password Prompt

204210-EE24860



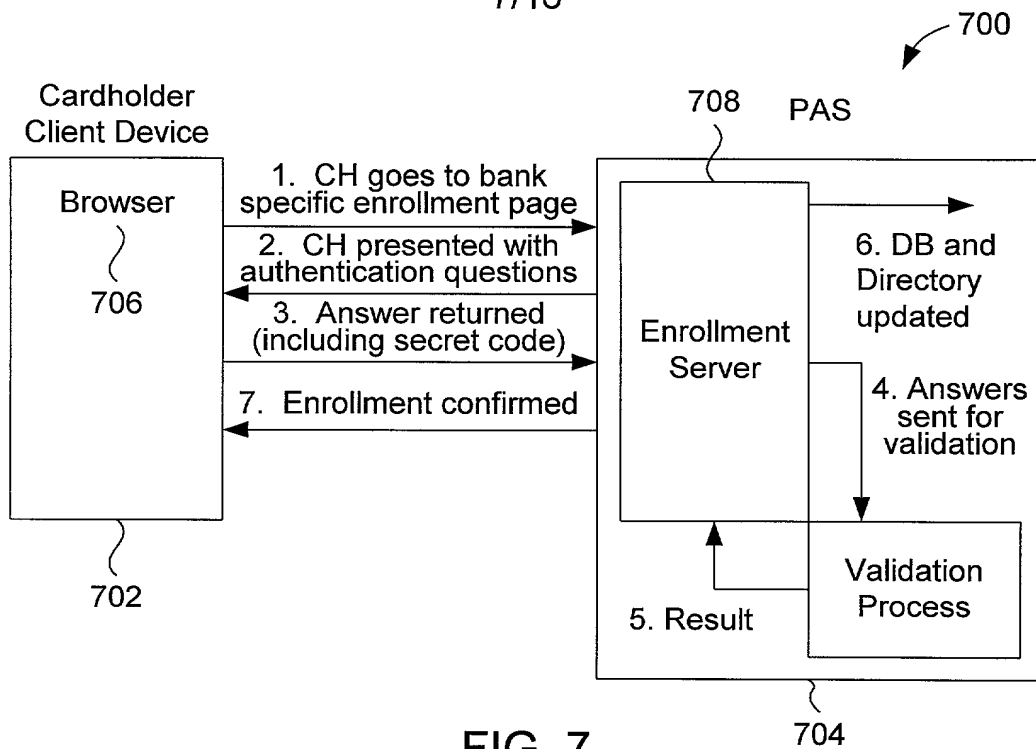


FIG. 7

Centralized Enrollment Flow

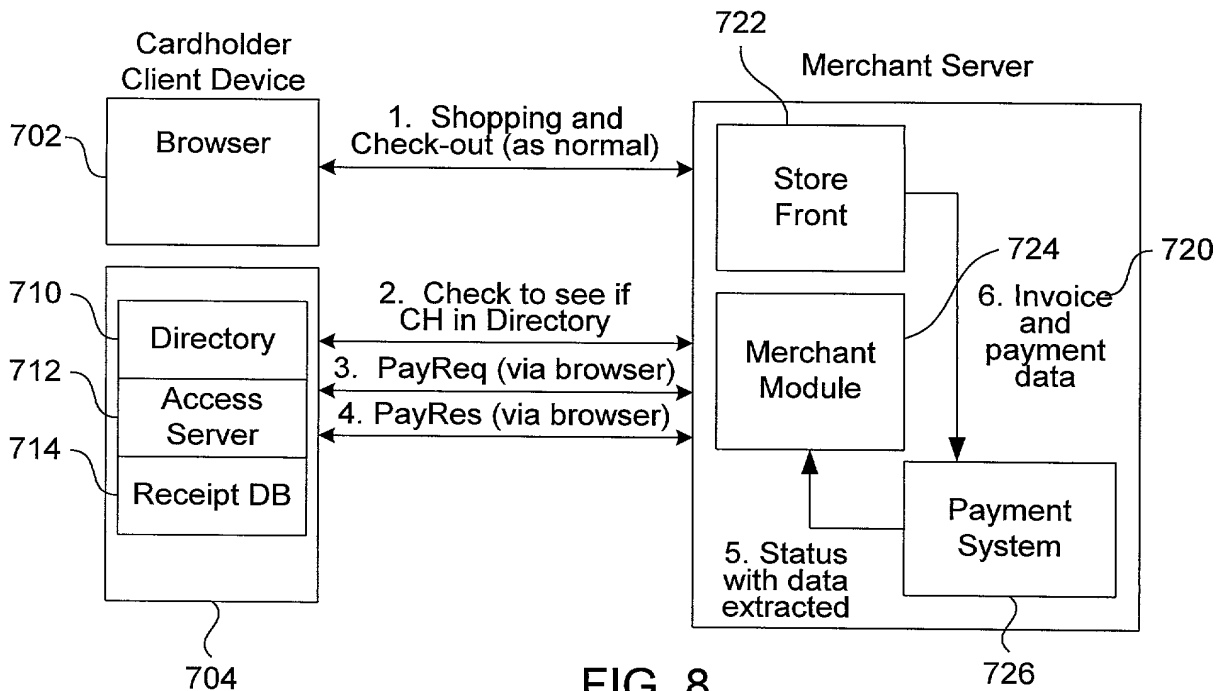


FIG. 8

Centralized Payment Flow

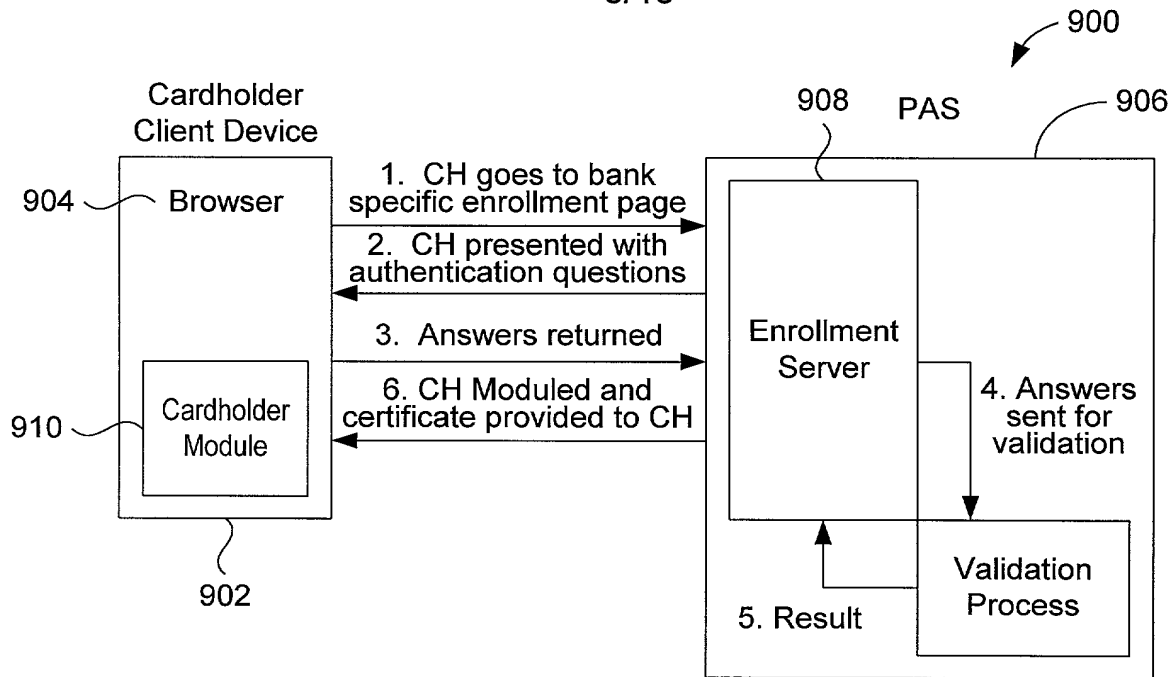


FIG. 9

Distributed Enrollment Flow

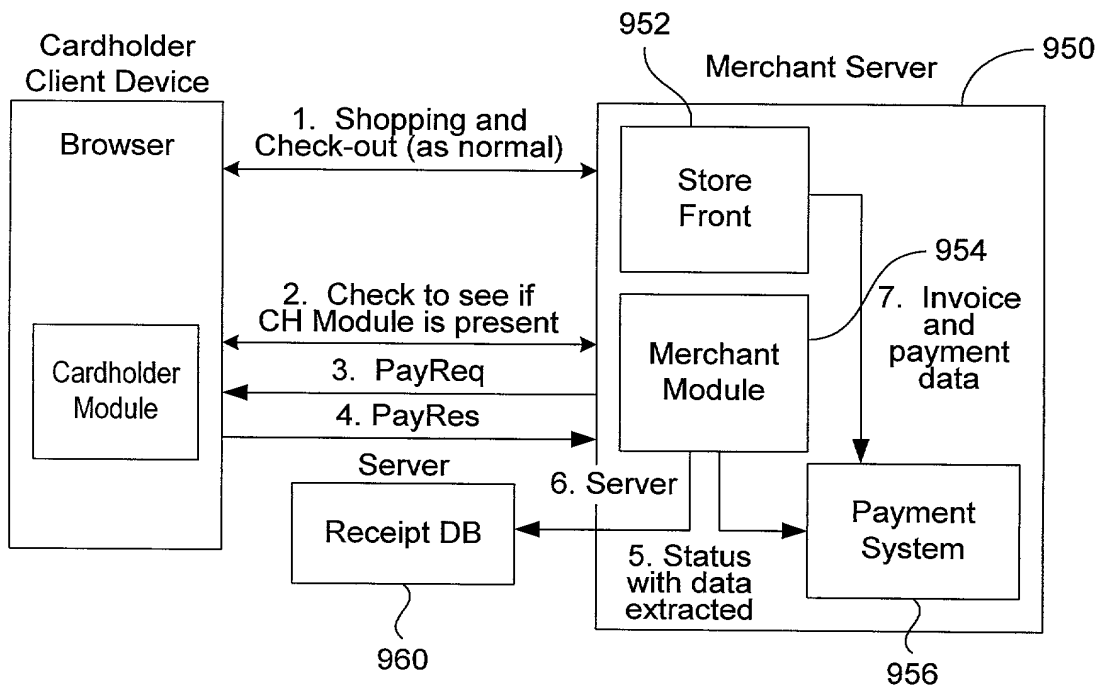


FIG. 10

Distributed Payment Flow

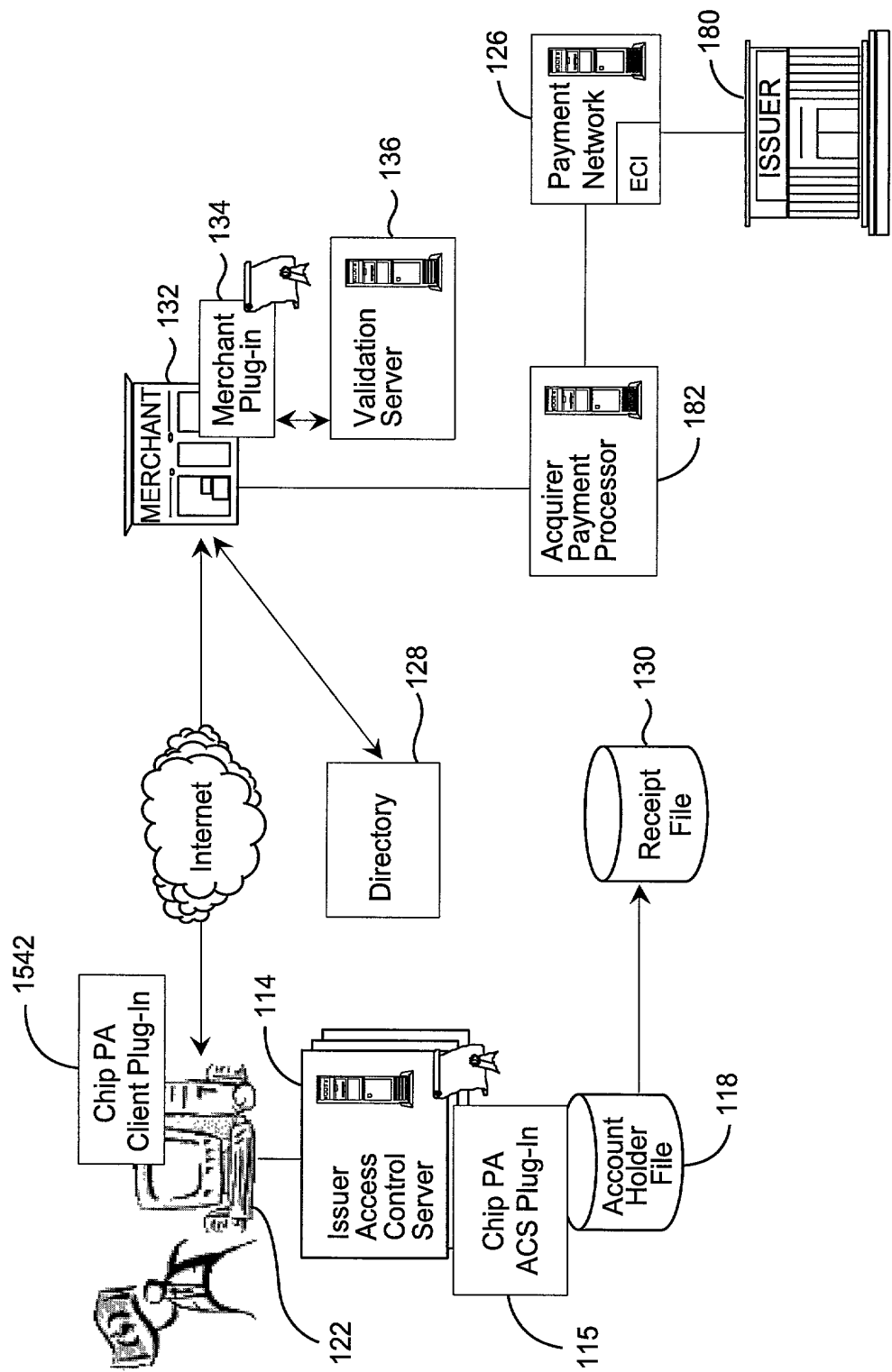


FIG. 10A
Chip Card Payer Authentication Service Architecture

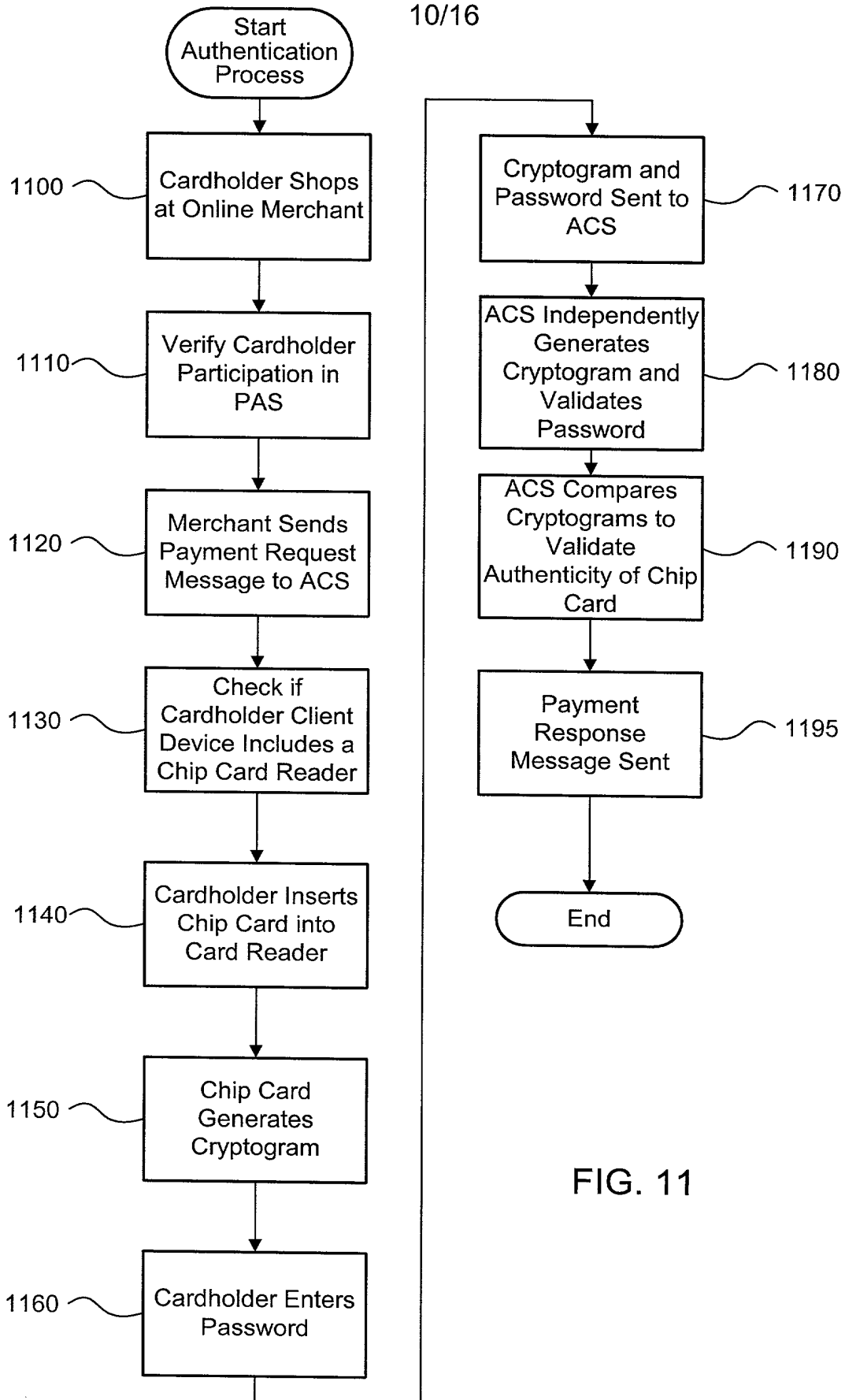


FIG. 11

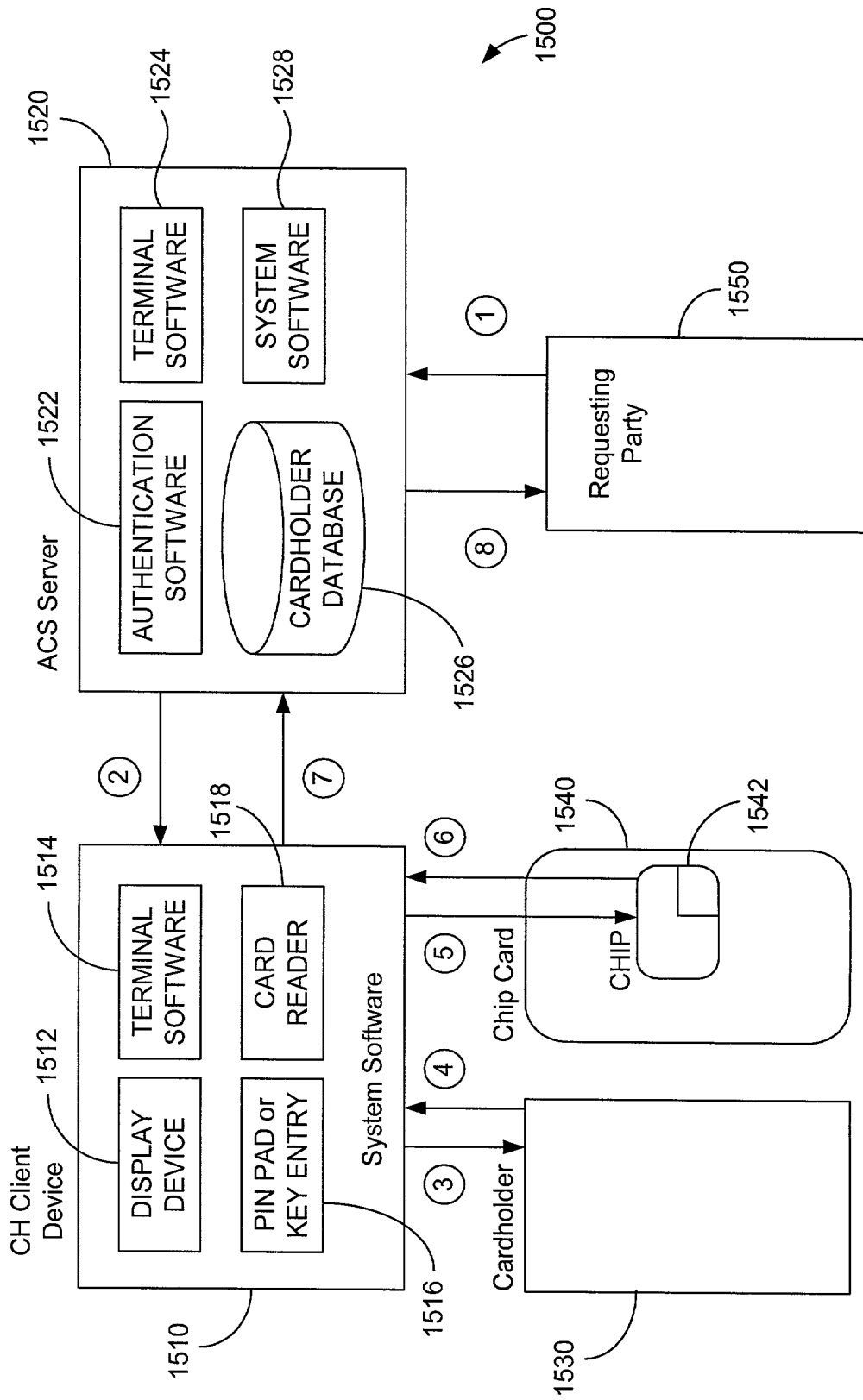


FIG. 12
Payer Authentication Service
With Chip Card

[illegible]

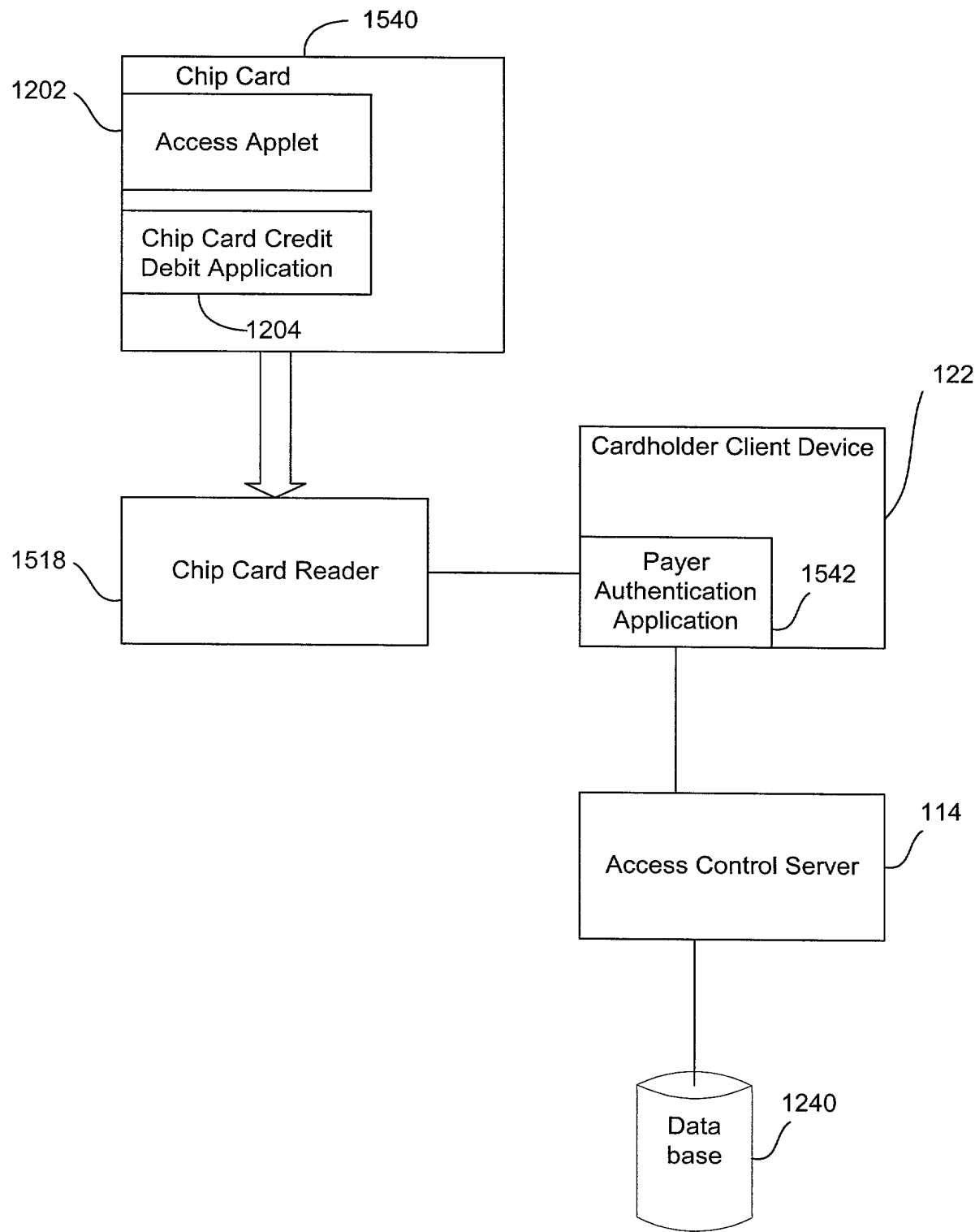
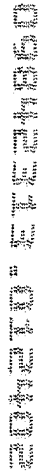
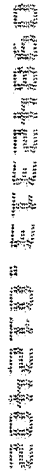
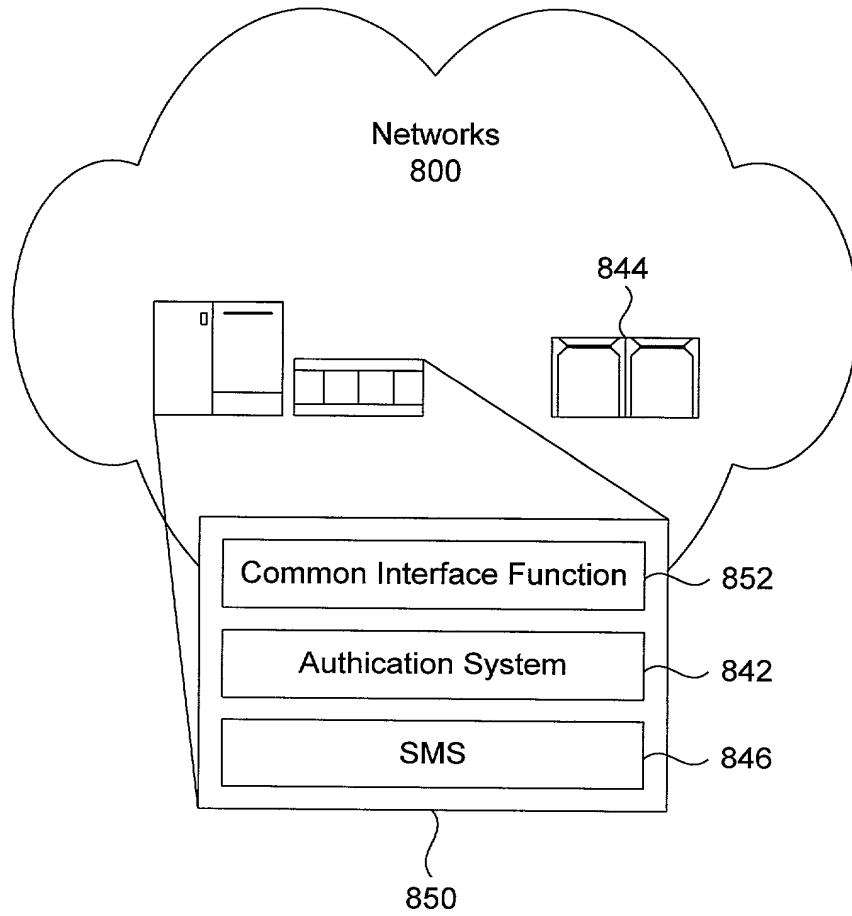


FIG. 13
PAS with Chip Card and
Universal Access Application

[illegible][illegible]



Integrated Payment Systems

FIG. 16

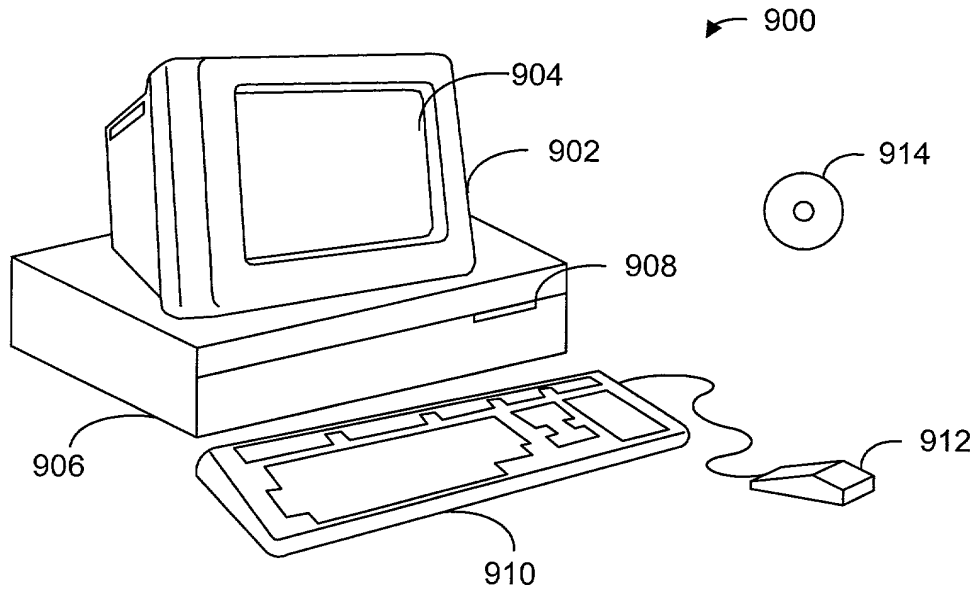


FIG. 17A

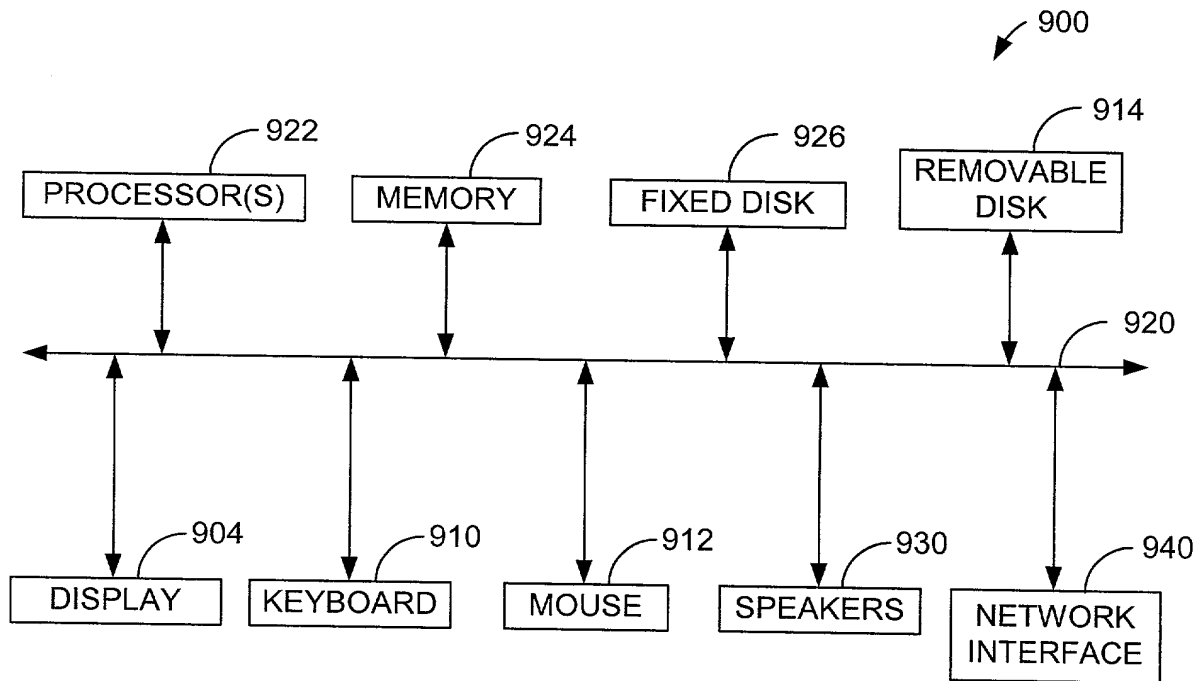


FIG. 17B

204210-EE24350